

Interest Rate Chart

Effective July 1, 2010 - June 30, 2011

Loan Type	July 1, 2009 - June 30, 2010			July 1, 2010 - June 30, 2011			Rate Cap
Federal Stafford Loans	Subsidized		Unsubsidized	Subsidized		Unsubsidized	
	Undergraduate	Graduate		Undergraduate	Graduate		
First disbursed on or after 7/1/010, but before 7/1/11	N/A	N/A	N/A	4.5% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/09, but before 7/1/10	5.6% fixed	6.8% fixed	6.8% fixed	5.6% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/08, but before 7/1/09	6.0% fixed	6.8% fixed	6.8% fixed	6.0% fixed	6.8% fixed	6.8% fixed	fixed
First disbursed on or after 7/1/06, but before 7/1/08	6.80% fixed			6.80% fixed			fixed
First disbursed on or after 7/1/98, but before 7/1/06	1.88% In-School, Grace & Deferment 2.48% Repayment			1.87 % In-School, Grace & Deferment 2.47% Repayment			8.25%
First disbursed on or after 7/1/95, but before 7/1/98	2.68% In-School, Grace & Deferment 3.28% Repayment			2.67% In-School, Grace & Deferment 3.27% Repayment			8.25%
First disbursed on or after 7/1/94, but before 7/1/95, for periods of enrollment that include or begin on or after 7/1/94	3.28%			3.27%			8.25%
First disbursed on or after 12/20/93 but before 7/1/94 to a borrower with no outstanding balance on Stafford loans but with an outstanding balance on an SLS, PLUS or Consolidation loan	3.28%			3.27%			9.00%
Former 8% fixed rate loan made on or after 10/1/92 but before 12/20/93 to a borrower with no outstanding balance on Stafford loans but with an outstanding balance on an SLS, PLUS or Consolidation loan. Converted to a variable interest rate.	3.28%			3.27%			8.00%
First disbursed on or after 10/1/92, but before 7/1/94 to a "new borrower" with no outstanding FFELP loans.	3.28%			3.27%			9.00%
Former 7% fixed rate loan disbursed on or after 7/23/92 converted to variable interest rate.	3.28%			3.27%			7.00%
Former 8% fixed rate loan disbursed on or after 7/23/92 converted to variable interest rate.	3.28%			3.27%			8.00%
Former 9% fixed rate loan disbursed on or after 7/23/92 converted to variable interest rate.	3.28%			3.27%			9.00%
First disbursed on or after 7/23/92 but prior to 7/1/94 to a borrower with an outstanding 7%, 8%, 9% or 8/10 split Stafford loan converted to a variable interest rate.	3.28%			3.27%			Former fixed rate (7%, 8%, 9% or 10% as applicable)
Former 8/10 split loans first disbursed before 7/23/92 for a period of enrollment on or after 7/1/88 to a "new borrower" or a borrower who has an outstanding balance on a PLUS, SLS, or Consolidation loan, but not a Stafford loan.	3.43%			3.42%			Former fixed rate (8% or 10% as applicable)
Federal PLUS Loans							
First disbursed on or after 7/1/06	8.50%(FFELP) 7.9%(Direct) fixed ¹			8.5%(FFELP) 7.9%(Direct) fixed ¹			8.50% fixed ¹
First disbursed on or after 7/1/98, but before 7/1/06	3.28%			3.27%			9.00%
First disbursed on or after 7/1/94, but before 7/1/98	3.58%			3.39%			9.00%
First disbursed on or after 10/1/92, but before 7/1/94	3.58%			3.39%			10.00%
First disbursed before 10/1/92	3.73%			3.54%			12.00%

The 2010-2011 interest rates were calculated based upon statutory formulas. The 91-day Treasury bills that factor into the interest rates were auctioned on May 24, 2010. The 91-day Treasury bills were auctioned at 0.167, rounded to 0.17 percent. The weekly average one-year constant maturity Treasury yield that factors into the variable interest rate for PLUS loans first disbursed on or after 7/1/87 but before 7/1/98 is based on the last calendar week ending on or before June 26 and is .29%

¹Federal PLUS loans disbursed on or after 7/1/10 are only available through the Federal Direct Loan Program.

2010-2011

Stafford & PLUS Loan Fixed Interest Rates*

Effective July 1, 2010- June 30, 2011



IowaCollegeAid.gov
Your Financial Aid Connection

Federal Subsidized Stafford Loans
for Undergraduate Students

4.50%

Federal Unsubsidized Stafford Loans
for Undergraduate & Graduate Students

6.80%

Federal Subsidized Stafford Loans
for Graduate Students

6.80%

Federal PLUS Loans

7.90%

Federal Stafford Loan Interest Rate Chart

	Federal Subsidized Stafford Loans - Undergraduates	Federal Subsidized Stafford Loans - Graduate Students	Federal Unsubsidized Stafford Loans - Undergraduate & Graduate Students
Stafford Loans first disbursed on or after July 1, 2010 and before July 1, 2011	4.5%	6.8%	6.8%
Stafford Loans first disbursed on or after July 1, 2011 and before July 1, 2012	3.4%	6.8%	6.8%
Stafford Loans first disbursed on or after July 1, 2012	6.8%	6.8%	6.8%

* Effective July 1, 2010, federal Stafford, and PLUS loans will only be available through the Direct Loan Program.